AMENDMENT TO THE CLAIMS

The following claims provided under the heading "Listing of Claims" replace all prior versions, and listings, of claims in the above-identified pending patent application:

Listing of Claims:

Claim 1 (currently amended): A method implemented at least partially on a programmed computer for coordinated investment, the method comprising:

providing a stabilized return, using the programmed computer, on holdings of fluctuating return assets that are held by an insurance carrier account;

providing a second return, using the programmed computer, where the second return is substantially based on value of an established index and value of a notional investment;

receiving a payment tied to an established rate; and

~~automatically~~ adjusting the holdings of fluctuating return assets, using the programmed computer, in response to a change in the second return, wherein the holdings are increased when the second return exceeds the established rate and the holdings are decreased when the established rate exceeds the second return.

Claim 2 (previously presented): A method according to claim 1, wherein the established rate is LIBOR plus a percentage.

Claim 3 (original): A method according to claim 2, wherein the percentage is a spread.

Claim 4 (original): A method according to claim 2, wherein receiving LIBOR plus a percentage is linked to providing the second return.

Claim 5 (original): A method according to claim 1, wherein the established rate is LIBOR minus a percentage.

Claim 6 (original): A method according to claim 5, wherein the percentage is a spread.

Claim 7 (original): A method according to claim 5, wherein receiving LIBOR minus a percentage is linked to providing the second return.

Claim 8 (original): A method according to claim 1, further comprising receiving a fee linked to providing the stabilized return.

Claim 9 (original): A method according to claim 1, wherein the insurance carrier account is a separate account.

Claim 10 (original): A method according to claim 1, wherein the second return is a total return swap on the established index, and based on the notional investment.

Claim 11 (original): A method according to claim 1, wherein the second return is a futures contract on the established index, and based on the notional investment.

Claim 12 (original): A method according to claim 1, wherein the second return is a forward contract on the established index, and based on the notional investment.

Claim 13 (original): A method according to claim 1, wherein adjusting the holdings of fluctuating return assets occurs on a periodic basis.

Claim 14 (original): A method according to claim 13, wherein the periodic basis is substantially every month.

Claim 15 (original): A method according to claim 13, wherein the periodic basis is substantially every quarter.

Claim 16 (original): A method according to claim 1, further comprising adjusting the holdings of fluctuating return assets in response to a change in the notional investment.

Claim 17 (original): A method according to claim 1, wherein a stable value provider provides the stabilized return.

Claim 18 (original): A method according to claim 1, wherein a stable value provider provides the second return.

Claim 19 (original): A method according to claim 1, wherein an insurance carrier holding the insurance carrier account adjusts the holdings of fluctuating return assets.

Claim 20 (currently amended): A method implemented at least partially on a programmed computer for a stable value provider to provide coordinated investment, the method comprising:

providing a stabilized return to an insurance carrier separate account, using the programmed computer, on holdings of fluctuating return assets that are held by the insurance carrier separate account;

providing a total return to the insurance carrier separate account, using the programmed computer, where the total return is based on value of an established index and value of a notional investment;

receiving a payment tied to an established rate; and

~~automatically and~~ periodically adjusting, using the programmed computer, the stabilized return when the established rate exceeds the total return, or ~~automatically and periodically adjusting~~ the total return when the total return exceeds the established rate.

Claim 21 (original): A method according to claim 20, wherein periodically adjusting the stabilized return occurs in response to a change in the holdings of the fluctuating return assets that are held by the insurance carrier separate account.

Claim 22 (original): A method according to claim 20, wherein periodically adjusting the total return occurs in response to a change in the notional investment.

Claim 23 (original): A method according to claim 20, wherein periodically adjusting the stabilized return occurs in response to a change in the notional investment.

Claim 24 (currently amended): A method implemented at least partially on a programmed computer for coordinated investment by an insurance company account, the method comprising:

receiving a stabilized return, using the programmed computer, on holdings of fluctuating return assets that are held by the insurance carrier account;

receiving a second return, using the programmed computer, where the second return is substantially based on value of an established index and value of a notional investment;

providing a payment tied to an established rate; and

~~automatically~~ adjusting the holdings of fluctuating return assets, using the programmed computer, in response to a change in the second return, wherein the holdings are increased when the second return exceeds the established rate and the holdings are decreased when the established rate exceeds the second return.

Claim 25 (previously presented): A method according to claim 24, wherein the established rate is LIBOR plus a percentage.

Claim 26 (original): A method according to claim 25, wherein the percentage is a spread.

Claim 27 (original): A method according to claim 25, wherein providing LIBOR plus a percentage is linked to receiving the second return.

Claim 28 (previously presented): A method according to claim 24, wherein the established rate is LIBOR minus a percentage.

Claim 29 (original): A method according to claim 28, wherein the percentage is a spread.

Claim 30 (original): A method according to claim 28, wherein providing LIBOR minus a percentage is linked to receiving the second return.

Claim 31 (original): A method according to claim 24, further comprising providing a fee linked to receiving the stabilized return.

Claim 32 (original): A method according to claim 24, wherein the insurance carrier account is a separate account.

Claim 33 (original): A method according to claim 24, wherein the second return is a total return swap on the established index and based on the notional investment.

Claim 34 (original): A method according to claim 24, wherein the second return is a future contract on the established index, and based on the notional investment.

Claim 35 (original): A method according to claim 24, wherein the second return is a forward contract on the established index, and based on the notional investment.

Claim 36 (original): A method according to claim 24, wherein adjusting the holdings of fluctuating return assets occurs on a periodic basis.

Claim 37 (original): A method according to claim 34, wherein the periodic basis is substantially every month.

Claim 38 (original): A method according to claim 34, wherein the periodic basis is substantially every quarter.

Claim 39 (original): A method according to claim 24, further comprising adjusting the holdings of fluctuating return assets in response to a change in the notional investment.

Claim 40 (original): A method according to claim 24, wherein a stable value provider provides the stabilized return.

Claim 41 (original): A method according to claim 24, wherein a stable value provider provides the second return.

Claim 42 (currently amended): A method implemented at least partially on a programmed computer for coordinated investment by an insurance company separate account, the method comprising:

receiving a stabilized return, using the programmed computer, on holdings of fluctuating return assets that are held by the separate account;

receiving a total return, using the programmed computer, that is based on value of an established index and value of a notional investment;

providing a payment tied to an established rate; and

~~automatically and~~ periodically adjusting, using the programmed computer, the stabilized return when the established rate exceeds the total return, or ~~automatically and periodically adjusting~~ the total return when the total return exceeds the established rate.

Claim 43 (original): A method according to claim 42, wherein periodically adjusting the stabilized return occurs in response to a change in the holdings of the fluctuating return assets that are held by the insurance carrier separate account.

Claim 44 (original): A method according to claim 42, wherein periodically adjusting the total return occurs in response to a change in the notional investment.

Claim 45 (original): A method according to claim 42, wherein periodically adjusting the stabilized return occurs in response to a change in the notional investment.

Claim 46 (previously presented): A system for coordinated investment, the system comprising:

means for providing a stabilized return on holdings of fluctuating return assets that are held by an insurance carrier account;

means for providing a second return, where the second return is substantially based on value of an established index and value of a notional investment;

means for receiving a payment tied to an established rate; and

means for adjusting the holdings of fluctuating return assets in response to a change in the second return, wherein the holdings are increased when the second return exceeds the established rate and the holdings are decreased when the established rate exceeds the second return.

Claim 47 (currently amended): A system for a stable value provider to provide coordinated investment, the system comprising:

means for providing a stabilized return to an insurance carrier separate account on holdings of fluctuating return assets that are held by the insurance carrier separate account;

means for providing a total return to the insurance carrier separate account, where the total return is based on value of an established index and value of a notional investment;

means for receiving a payment tied to an established rate; and

means for periodically adjusting the stabilized return when the established rate exceeds the total return, or ~~automatically and periodically adjusting~~ the total return when the total return exceeds the established rate.

Claim 48 (previously presented): A system for coordinated investment by an insurance company account, the system comprising:

means for receiving a stabilized return on holdings of fluctuating return assets that are held by the insurance carrier account;

means for receiving a second return, where the second return is substantially based on value of an established index and value of a notional investment; and

means for receiving a payment tied to an established rate; and

means for adjusting the holdings of fluctuating return assets in response to a change in the second return, wherein the holdings are increased when the second return exceeds the established rate and the holdings are decreased when the established rate exceeds the second return.

Claim 49 (currently amended): A system for coordinated investment by an insurance company separate account, the system comprising:

means for receiving a stabilized return on holdings of fluctuating return assets that are held by the separate account;

means for receiving a total return that is based on value of an established index and value of a notional investment; and

means for receiving a payment tied to an established rate; and

means for periodically adjusting the stabilized return when the established rate exceeds the total return, or ~~automatically and periodically adjusting~~ the total return when the total return exceeds the established rate.

Claims 50-53 (canceled)

Claim 54 (previously presented): A computer-readable medium having computer executable software code stored thereon, the code for coordinated investment, the code comprising:

code to provide a stabilized return on holdings of fluctuating return assets that are held by an insurance carrier account;

code to provide a second return, where the second return is substantially based on value of an established index and value of a notional investment;

code to receive a payment tied to an established rate; and

code to adjust the holdings of fluctuating return assets in response to a change in the second return, wherein the holdings are increased when the second return exceeds the established rate and the holdings are decreased when the established rate exceeds the second return.

Claim 55 (currently amended): A computer-readable medium having computer executable software code stored thereon, the code for a stable value provider to provide coordinated investment, the code comprising:

code to provide a stabilized return to an insurance carrier separate account on holdings of fluctuating return assets that are held by the insurance carrier separate account;

code to provide a total return to the insurance carrier separate account, where the total return is based on value of an established index and value of a notional investment;

code to receive a payment tied to an established rate; and

code to periodically adjust the stabilized return when the established rate exceeds the total return, or ~~automatically and periodically adjusting~~ the total return when the total return exceeds the established rate.

Claim 56 (previously presented): A computer-readable medium having computer executable software code stored thereon, the code for coordinated investment by an insurance company account, the code comprising:

code to receive a stabilized return on holdings of fluctuating return assets that are held by the insurance carrier account;

code to receive a second return, where the second return is substantially based on value of an established index and value of a notional investment;

code to provide a payment tied to an established rate; and

code to adjust the holdings of fluctuating return assets in response to a change in the second return, wherein the holdings are increased when the second return exceeds the established rate and the holdings are decreased when the established rate exceeds the second return.

Claim 57 (currently amended): A computer-readable medium having computer executable software code stored thereon, the code for coordinated investment by an insurance company separate account, the code comprising:

code to receive a stabilized return on holdings of fluctuating return assets that are held by the separate account;

code to receive a total return that is based on value of an established index and value of a notional investment;

code to provide a payment tied to an established rate; and

code to periodically adjust the stabilized return when the established rate exceeds the total return, or ~~automatically and periodically adjusting~~ the total return when the total return exceeds the established rate.

Claim 58 (previously presented): A programmed computer for coordinated investment, comprising:

a memory having at least one region for storing computer executable program code; and

a processor for executing the program code stored in the memory; wherein the program code comprises:

code to provide a stabilized return on holdings of fluctuating return assets that are held by an insurance carrier account;

code to provide a second return, where the second return is substantially based on value of an established index and value of a notional investment;

code to receive a payment tied to an established rate; and

code to adjust the holdings of fluctuating return assets in response to a change in the second return, wherein the holdings are increased when the second return exceeds the established rate and the holdings are decreased when the established rate exceeds the second return.

Claim 59 (currently amended): A programmed computer for a stable value provider to provide coordinated investment, comprising:

a memory having at least one region for storing computer executable program code; and

a processor for executing the program code stored in the memory; wherein the program code comprises:

code to provide a stabilized return to an insurance carrier separate account on holdings of fluctuating return assets that are held by the insurance carrier separate account;

code to provide a total return to the insurance carrier separate account, where the total return is based on value of an established index and value of a notional investment;

code to receive a payment tied to an established rate; and

code to periodically adjust the stabilized return when the established rate exceeds the total return, or ~~automatically and periodically adjusting~~ the total return when the total return exceeds the established rate.

Claim 60 (previously presented): A programmed computer for coordinated investment by an insurance company account, comprising:

a memory having at least one region for storing computer executable program code; and

a processor for executing the program code stored in the memory; wherein the program code comprises:

code to receive a stabilized return on holdings of fluctuating return assets that are held by the insurance carrier account;

code to receive a second return, where the second return is substantially based on value of an established index and value of a notional investment;

code to provide a payment tied to an established rate; and

code to adjust the holdings of fluctuating return assets in response to a change in the second return, wherein the holdings are increased when the second return exceeds the established rate and the holdings are decreased when the established rate exceeds the second return.

Claim 61 (currently amended): A programmed computer for coordinated investment by an insurance company separate account, comprising:

a memory having at least one region for storing computer executable program code; and

a processor for executing the program code stored in the memory; wherein the program code comprises:

code to receive a stabilized return on holdings of fluctuating return assets that are held by the separate account;

code to receive a total return that is based on value of an established index and value of a notional investment;

code to provide a payment tied to an established rate; and

code to periodically adjust the stabilized return when the established rate exceeds the total return, or ~~automatically and periodically adjusting~~ the total return when the total return exceeds the established rate.